



WOMEN *for* WOMEN
International



Match *Her*
Courage

Women for Women International
2018 Annual Report

In 2018, Women for Women International celebrated 25 years of working with nearly 500,000 of the world's most marginalized women to gain the skills, confidence, and hope they need to rebuild their lives and their futures.

Twenty-five years. Half a million women.

Milestones like these are a time for reflection — on the courage, power, and resilience of every woman we serve, and on the lives you've changed through your support. They're also a time to look toward the future — to the next 25 years, the next 500,000 women, and the conflict-affected communities across the globe waiting to be transformed by the power of women.

That's why Women for Women International launched the *Match Her Courage* campaign — to serve more refugee women, to expand to more conflict-afflicted countries, and to engage more men in our movement. We are proud to announce that, thanks to our generous community of supporters, we are more than two-thirds of the way to reaching our \$75 million goal!

We celebrated *Match Her Courage* at our 25th anniversary benefit in November, where we honored program graduates Ćamila Imamović of Bosnia and Beline Karubera of Rwanda with the Courageous Sister Award for overcoming extreme adversity to build new lives for themselves and their families. Their stories exemplify what our keynote speaker, former UN Ambassador Samantha Power, told us: "In the face of big and daunting problems...there is always something we can do."

With your support, Women for Women International will always do everything in our power to help women all over the world unlock the power and agency inside themselves. At the close of 2018, we enrolled nearly 15,000 new

women; expanded complementary programs like Men's Engagement and Change Agents; operationalized an office in Iraq; opened our first office in continental Europe; and piloted health insurance savings for women in the Democratic Republic of the Congo.

Also, thanks to a generous donor, we fully funded our Conflict Response Fund's 2018-2019 budget, so we can reach women swiftly and safely in conflict zones. Because of this fund, we are now helping Rohingya women living in exile in Bangladesh defy the odds, rebuild their lives and move forward. This exciting new opportunity is yet another reminder of the power of our supporters to unlock the courage of women around the world.

Twenty-five years. Half a million women. None of it possible without you.

Thank you for helping us *Match Her Courage* and create a world in which every woman can determine the course of her life and reach her full potential.



Laurie Adams
Chief Executive Officer



Jan Rock Zubrow
Chair of the Global Board

Our Mission

In countries affected by conflict and war, Women for Women International supports the most marginalized women to earn and save money, improve health and well-being, influence decisions in their home and community, and connect to networks for support. By utilizing skills, knowledge, and resources, she is able to create sustainable change for herself, her family, and her community.



Rebuilding Lives with Partners in South Sudan and Northern Uganda



Through partnerships with trusted, local organizations on the ground, we are continuing our support for women striving to rebuild their lives from devastating violence in South Sudan.

Speaking with refugee women from South Sudan on a recent visit to Northern Uganda, one of our staff members mentioned Women for Women International. Two women excitedly ran to their tents and brought back their Women for Women International 2015 graduation certificates — treasured possessions they had carried with them

when they escaped from South Sudan during the civil war. It's a sign of the promise our program offers women at their lowest moment.

We had built a thriving program in Yei, South Sudan, supporting several thousand women to strengthen their families and communities, build their own businesses, and protect themselves and their children. Even as a surge of violence and infighting caused us to suspend our work there, we continued to support women in Yei during 2018 through a grant to a local partner, RECONCILE; and to support women fleeing South Sudan through a grant to a local partner in Northern Uganda, Community Empowerment for Rural Development (CEFORD). Through our partnership with CEFORD, we reached over 300 South Sudanese and host community women in Northern Uganda with gender-based violence prevention and income-generating activities. In South Sudan, our assistance has enabled RECONCILE to provide psychosocial support to women affected by the conflict, and to train women in peacebuilding and leadership skills to lead change in their communities. In 2019, with the violence no longer as acute, we are reestablishing a team in Yei to directly manage our work on the ground in South Sudan.

Helping Refugee Women Rebuild

In Iraq, around three million Syrian refugees and displaced people are struggling to heal from the trauma of violence and conflict in the region. Despite the lack of economic opportunity and continuous threat of gender-based violence in refugee camps and host communities, women are determined to rebuild their lives and keep their families together.

In 2016, Women for Women International made a bold commitment to serve Syrian refugee women, Yazidi women fleeing ISIS, and other Iraqi women struggling to overcome decades of war and neglect. In November 2018, we saw the fruits of that commitment, as we established our on-the-ground team and reached nearly 2,000 Syrian refugee women and Iraqi displaced women — and 265 of these women graduated from our social and economic empowerment program, ready to take charge and rebuild their lives.

Graduation Day in Iraq

On graduation day, the 265 women arrived dressed in their best. Their pride shone through the dazzling colors, patterns, and elaborate styles they wore. On stage, our country director congratulated and honored each woman with a certificate — a recognition of her determined march toward empowerment.

With her certificate in hand, Sheika, a graduate of the program, thanked Women for Women International for the opportunity to learn about women's rights and useful skills to make a living. She confidently concluded, "I have learned about my role in society and how to make decisions."

Waves of applause echoed through the room as the new graduates celebrated each other's victories, their bright smiles reflecting a readiness for brighter futures.

Conflict Response Fund: Supporting Women Who Need It Most, When They Need It Most

Conflict is raging, and humanitarian crises continue to grow around the world in places such as Yemen, Myanmar, South Sudan, and the Democratic Republic of the Congo. Women pay a brutal cost, and the larger humanitarian response often misses the specific needs that women face. In December 2018, Women for Women International received a generous donation of \$200,000 from a long-time supporter to launch the Conflict Response Fund to respond quickly to the urgent needs of women in conflict zones where we are not yet fully operational but where we refuse to be bystanders. Initially, we will work in Yemen and Bangladesh, partnering with local organizations to provide targeted support for women who need it most. We have begun work in Cox's Bazaar in Bangladesh, where we are training Rohingya refugee women in vocational and financial skills — helping them earn and save income during and after their displacement and build the foundation for a better life.

Your generous support allows us to mobilize more resources for our mission, and positions us for entry into new locations to serve new populations. On behalf of the women and the communities we seek to serve, we are forever grateful.



Women Build Healthy Communities

“My three children, husband, and I were all treated at Irhambira Health Center several times, and if it weren’t for the micro-insurance plan, we would have had to sell our whole crop and our goat to pay the bills. Thanks to the support of our group, we were treated, and we protected our crops and our goat.”

— Program Participant, Birava

Match *Her* Courage

We are working with women to make health care affordable and accessible.

Women for Women International launched a new pilot to support women’s access to health care in the Democratic Republic of the Congo, where the lack of infrastructure means illness and rampant disease, where communities are particularly vulnerable to life-threatening health issues such as Ebola and cholera — and where health care costs are more likely to financially destroy families.

With 600 participants from our savings program, we developed a local, women-led primary health micro-insurance plan — guaranteeing life-saving and preventative health care for women and their families in a country wracked by conflict and disease. Through our pilot, we confirmed that even the most marginalized women can use their joint savings groups to negotiate a plan that lowers healthcare costs, builds women’s knowledge and networks, and helps them seek appropriate treatment for themselves and their families.

In partnership with four healthcare centers, the plan covered:





- Up to 58% of healthcare costs for women and their families
- Previously unavailable specialized services for children
- 25% reduction in costs for adult care
- 20% discount on payments for maternity services

This scalable pilot project was supported by the Swedish Postcode Foundation. With additional support, it can be replicated in other communities where Women for Women International operates — touching the lives of thousands more women and their families.



Graduating and Succeeding: Four Key Outcomes

Women for Women International’s intensive program of training and support focuses on four key outcomes for women to help them rebuild and move forward. Across Afghanistan, Iraq, Nigeria, Rwanda, and the Democratic Republic of the Congo, we continue to see meaningful progress on each of these measures:

 Earning and Saving Money Women’s daily earnings more than doubled, from an average of \$0.80 at enrollment to \$2 upon graduation. Their savings also grew from an average of \$13 to \$88.	 Improving Health and Well-Being The number of women who reported practicing family planning more than doubled.	 Influencing Decision-Making Upon graduation, 79% more women reported being involved in household decisions about having more children, and 56% more reported being involved in financial decisions.	 Connecting to Networks of Support Women’s participation in savings groups more than tripled by graduation, enabling women increased access to loans and a stronger support system of their peers.
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Measuring and Improving Impact with Rigorous Research

We are collaborating with world-class researchers to conduct rigorous randomized controlled trials in Afghanistan, Nigeria, and the Democratic Republic of the Congo to learn about our impact and gather evidence to improve our programs. Through these studies — two ongoing and one recently concluded — we have learned much more about the lived realities of the women we serve, and about the impact of our programs across a wide array of social and economic empowerment indicators. We will share results from the first study in 2019.



Amina's Journey: One Woman's Story of Transformation

Amina's is just one of many stories of strength and resilience we heard in Bauchi State. We are determined to expand further to help more women in northern Nigeria and beyond rebuild their lives after conflict and violence. With your support, we can help many more women turn the page and write the next chapter.

In 2018, we introduced our program to serve marginalized women in the Bauchi State of northern Nigeria, helping women stand with each other to move forward and rebuild in the face of violence and poverty.

In Bauchi State, despite the Nigerian government's efforts, women and children continue to remain highly vulnerable in conflict situations. And widespread poverty remains a major challenge, provoking unemployment, malnutrition, illiteracy, low status for women, patriarchal norms and limited access to social and health services. Bauchi State is one of the most dangerous places in the world to be a mother, but women here have an average of eight children — often with no means to support them.

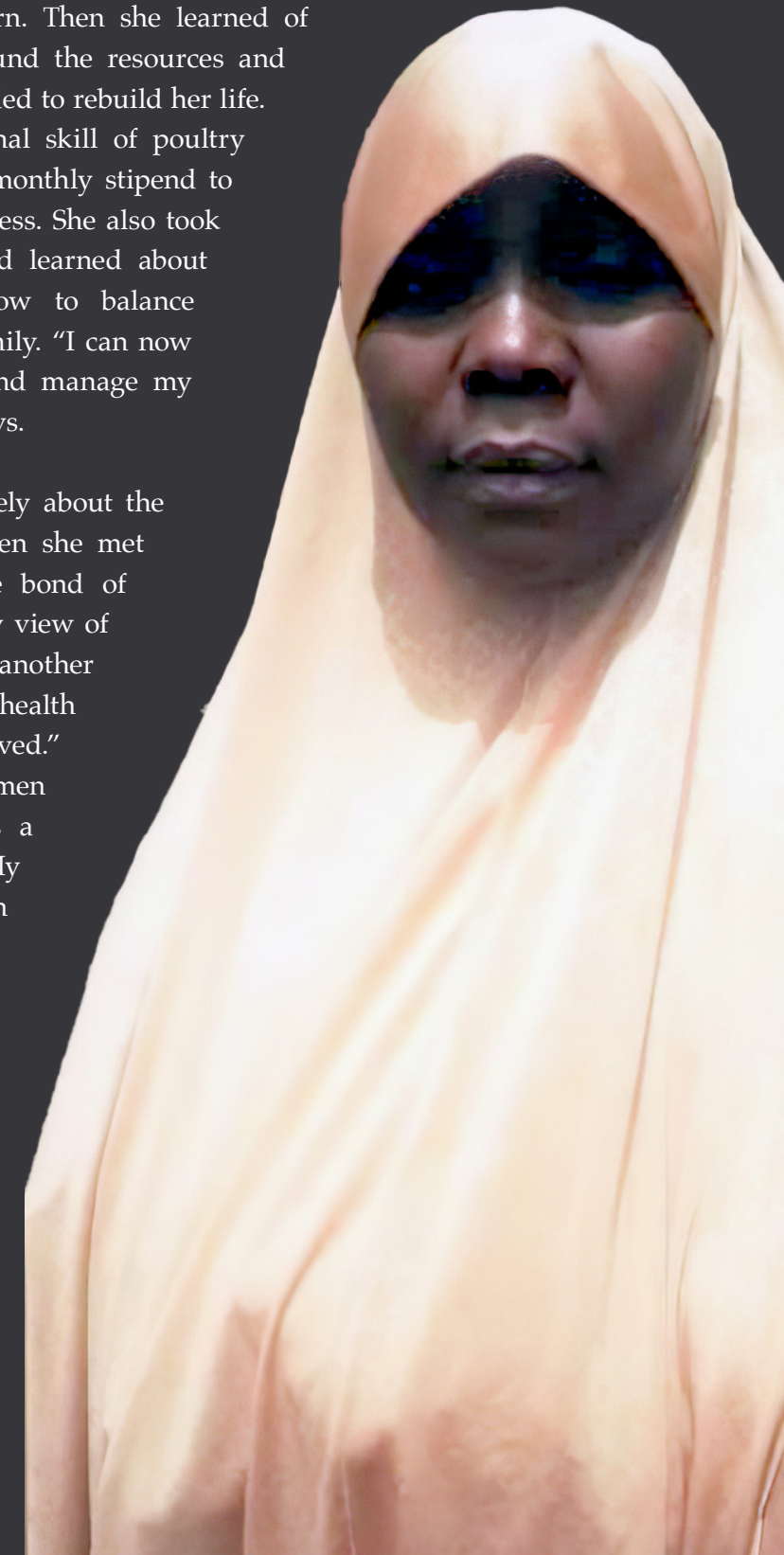
Despite these challenges, women in Bauchi State — like so many others we meet across the world — are resilient and hopeful, determined to defy the odds and work toward a better life. Amina was one of the women in this area enrolled in our program. Her story began with tragedy: married at 14, she and her husband were living with their five children when their village was raided. The family scattered as armed men set fire to houses and started to shoot. Amina was forced to remain in hiding as her eldest son was shot multiple times in the chest. Fortunately, he survived, and Amina and her family escaped to an internally displaced person camp to start a new life. But when her husband was killed tragically in a work accident, Amina was left on her own. She married again, but her new husband abandoned her after she became pregnant with her sixth child.

"The bond of sisterhood has influenced my view of life..."

Unable to provide for herself and her children, Amina felt she had nowhere to turn. Then she learned of our program, where she found the resources and networks of support she needed to rebuild her life. Having learned the vocational skill of poultry farming, she now uses her monthly stipend to fund her own thriving business. She also took advantage of counseling and learned about stress management and how to balance work with caring for her family. "I can now take good care of myself and manage my household effectively," she says.

Amina also spoke passionately about the network of supportive women she met through the program. "The bond of sisterhood has influenced my view of life... We are all there for one another in good and bad times. My health and my mood have improved." She sees her time with Women for Women International as a turning point in her life. "My goal is to give my children quality education, and I intend to utilize my knowledge and skills to achieve it."

Match*Her*
Courage



From Learners to Leaders — Women Changing Their Communities

In 2018, 200 women completed Women for Women International's Change Agents training — an advanced training for women graduates selected by their classmates of our program in Afghanistan, Nigeria, and the Democratic Republic of the Congo — to gain additional leadership and advocacy skills. By building on this strong foundation, our Change Agents advocate for themselves and other women in their communities. Together with local civil society, they raise awareness, develop plans, and mobilize women to fight to end violence against themselves and address barriers to their economic participation. Addressing issues that affect the daily lives of all women in their communities, we embolden and support Change Agents in their actions.



This program was launched in 2017, and our Change Agents are already making a difference. Determined to end the violence and harassment they were experiencing in their villages, a group of Afghan Change Agents traveled from rural Afghanistan to Kabul to meet with Afghanistan's First Lady, Rula Ghani. Together with our local partner, the Afghan Women's Network, they advocated for their rights and shared potential solutions to tackle gender discrimination and domestic violence. As we help more and more women find the power within themselves, we hope to hear many more stories like this one — of women standing together to push for progress in their lives and communities.

Our Change Agents program is supported by the Funding Leadership and Opportunities for Women (FLOW) fund. The fund has been set up by the Ministry of Foreign Affairs of the Netherlands.



Women for Women International's German Debut

Led by our UK team, Women for Women International in 2018 launched a new office in Germany to reach more supporters in continental Europe. The impetus behind this expansion is five highly motivated and influential women who — on top of their busy family lives and work schedules — decided to start a branch of Women for Women International to gain more support. In just months, we've recruited 100 supporters in Germany, hosted a Swarovski-sponsored event, and raised enough funds to sponsor a class of 25 women in the Democratic Republic of the Congo.

The board members include Nathalie Busch, Anja Langenbucher, Preeti Malkani, Vanessa Mitchell-Thomson and Andrea Tiedeman, alongside Laurie Adams and Brita Fernandez Schmidt from Women for Women International.

The new board has worked tirelessly to help us achieve incredible milestones in a single year — and we look forward to reaching many more milestones with our European supporters.

“*Expanding into Germany is a vital step towards establishing a Europe-wide presence for Women for Women International. The incredible support from individuals, businesses, and institutions — in such a short time — is invigorating. I am excited for the huge potential to raise funds and awareness to help more women rebuild their lives. ‘Danke schön’ to everyone who played a role in starting up Women for Women International — DE in 2018!*”

- Brita Fernandez Schmidt, Vice President for Europe and External Relations

The Other Half: Engaging Men in Women’s Empowerment

No society can prosper when half the population is prevented from reaching their full potential. Women for Women International knows that to achieve gender equality, everyone in a community must be involved — including men.

In our pioneering Men’s Engagement Program, we engage and enlist men as allies and partners in women’s empowerment. Participants learn about their power, privilege, and masculinity — and the value of supporting women’s ability to work and earn a living. We also train male community leaders who are particularly committed to promoting women’s rights and protections to become community trainers themselves and deliver the training to other men in the community.

Since 2002, our program has reached nearly 30,000 men like Murhula. We work with men in Afghanistan, the Democratic Republic of the Congo, Nigeria, Rwanda, Kosovo, and Iraq.



2018 Progress:

3,504 men reached



Murhula, a Men’s Engagement Program participant in DRC

Murhula participated in our Men’s Engagement Program in Kajuchu, Democratic Republic of the Congo. He says that before our program’s trainings, his community did not understand the true meaning of gender-based violence. Murhula now has much more respect for women, and he and his wife have started practicing family planning. Murhula is a strong believer that Women for Women International’s teachings can have a lasting change on the views of violence and gender roles in his community and he urged us to continue our work there.



2018 Country Highlights

BOSNIA AND HERZEGOVINA

- Žene za Žene was awarded an "Organization Inspiration" award

KOSOVO

Kosova Women 4 Women
Total women served*: 340

- Trained all social empowerment trainers on advocacy and gender-based violence by hosting a workshop

DEMOCRATIC REPUBLIC OF THE CONGO

Total women served*: 7,134
Country office: Bukavu

- There was an average \$90 increase in women's current savings upon graduation (from \$5.50 to \$96)
- Women's involvement in decisions about whether to have another child increased from 56% at enrollment to 69% at graduation

NIGERIA

Total women served*: 6,740
Country office: Jos

- Participants' knowledge of their rights increased by 93% at graduation
- By graduation, the number of women practicing family planning increased fivefold

IRAQ

Total women served*: 1,000
Country office: Erbil

- By the end of the program, 58% of women reported regularly discussing community issues with other women, a 28% increase from enrollment
- 400 additional women reached through partner Free Yezidi Foundation

JORDAN

- Reached 564 Syrian and host community women through local partner Arab Renaissance for Democracy and Development

AFGHANISTAN

Total women served*: 10,312
Country office: Kabul

- Women reported a tenfold increase in their savings upon graduation (from \$4 to \$41)
- The number of women speaking out publicly against women's abuse increased 68% from enrollment to graduation

SOUTH SUDAN

- Reached 211 displaced women in Yei through partnership with RECONCILE, providing psychosocial and peacebuilding training during active conflict

NORTHERN UGANDA

- Over 300 refugee and host community women reached through local partner CEFORD

RWANDA

Total women served*: 2,133
Country office: Kigali

- 94% of women were involved in household financial decisions by graduation, up from 78% of women at enrollment
- On average, women increased their total current savings from \$24.20 at enrollment to \$117.67 at graduation

WOMEN'S OPPORTUNITY CENTER Kayonza, Rwanda

- Launched a sewing center
- Added new line of plain yogurt for Marriott Hotel and other markets

*Women served refers to women participating in our 12-month program

We are forever grateful for the support of all those who contribute to Women for Women International. We would like to particularly recognize those below that have given at our highest levels in 2018. Plus, we honor the anonymous donors who provided generous support for the women we serve to ensure that our work is possible. **Thank you.**

Individual Donors

Faria Abedin and Greg Brennan	Christine and Todd Fisher	Jane McGary
Chris Abele	Liz and Todd Hammer	Sandra and Edward Meyer
Megana, Simba, Rana and Samaa Abraham	Deborah Harmon and Dr. Robert Seder	Barbara and Louis Perlmutter
Dale and Max Berger	Nancy and Steve Highbarger	Sheryl Sandberg
Karen Buchwald-Wright and Tom Rastin	Cindy and Bob Manzo	Lynn Shanahan
Leigh and Dan Comas	Marne Levine and Philip Deutch	Lekha Singh
Ann Marie Etergino	Sharon Marcil and Thomas Monahan	Mary Menell Zients and Jeffrey Zients
		Jan Rock Zubrow and Barry Zubrow

Corporate Donors, Foundations and Institutional Grants

Accenture, Inc.	Jasper Ridge Charitable Foundation	Robert and Mary Sproull Charitable Fund
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The Benevity Community Impact Fund	Nielsen Foundation	Swiss Agency for Development and Cooperation
BlackRock	The Nommontu Foundation	The UNFCU Foundation
Bloomberg Philanthropies	The Northern Trust Charitable Giving Program - At The Chicago Community Foundation	UN Trust Fund to End Violence Against Women (UN Women)
Bumble	NoVo Foundation	US Agency for International Development
Capital One Bank	The PIMCO Foundation	William E. Simon Foundation
Cartier Philanthropy	Pritzker Traubert Family Foundation	
Danaher Corporation	RBC Capital Markets	
The Harmon Foundation		
Howard Family Foundation		
Inmaat Foundation		

Legacy Donors

We are honored by the legacy these generous visionaries have left behind by including Women for Women International in their estate plans. Should you wish to give in memory of a loved one or inform us of a decision to include us in your will, please contact us.

Ann Bogrette Trust Network
Revocable Trust for Albert Fisk and Ruth Fisk
Dorothy Hines
Paul C. Phillips Revocable Trust in memory of Leann Cargun

Laurie Adams, Chief Executive Officer | Zainab Salbi, Amjad Atallah, Co-Founders

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Augusto Lopez-Claroz
Lekha Singh
John Talieri
Clemantine Wamariya

To learn more about our leadership, visit <https://www.womenforwomen.org/about/our-team>



We also wish to recognize the dedicated work of Women for Women International-UK and the over \$6 million raised in support of the women we serve. Women for Women International-UK is grateful for the support of a wide range of private, foundation, and institutional donors in 2018. A full list of our major contributors can be found online at www.womenforwomen.org/annualreport2018.

2018 Audited Financials

Total Assets:	\$19,633,633
Total Liabilities:	\$2,643,244
Total Net Assets:	\$16,990,389
Program:	(73%) of total expense or \$15,577,067
Management/General:	(6%) of total expenses or \$1,303,576
Fundraising:	(21%) of total expenses or \$4,597,276
Total Expenses:	\$21,477,919

Women for Women International is committed to investing donor dollars responsibly. We recognize our fundraising ratio is high relative to other organizations. We’ve chosen a fundraising model that fosters connections between thousands of individuals and the women we serve through our direct sponsorship program and individual giving. This personalized approach engages 234,117 individual supporters including 13,664 sponsors to raise awareness, educate, and make resources available to women amidst the pressing challenges in conflict-affected countries in different parts of the world. While the cost of the constant outreach and communication required to maintain these connections, including our letter exchange program, is high, it is integral to the women we serve believing that someone in the world – no matter how far away – cares about their lives and their futures. For the last 25 years, we’ve witnessed how this belief helps women unlock the power within themselves to rebuild and move forward.

Working alongside external auditors, we annually evaluate financial practices and all costs incurred to make sure all expenditures are not only ethical but in the best interest of the nearly 500,000 women served to date.

To view the 2018 consolidated financials, inclusive of Women for Women International-UK and Women for Women Afghanistan Microfinance, please visit www.womenforwomen.org



“Women for Women shows us something essential in the face of big and daunting problems, which is that there is always something we can do.”

Samantha Power,
Former United States Ambassador
to the United Nations



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“ I learned management — how to manage my life, how to manage money to avoid debt, and how to take proper care of my children. I now know that even though my husband may not be alive, I have rights, and nobody from my husband’s family can take what belongs to my children. I learned all these things and I see that they are helping me. ”

Kangyang,
Women for Women International
Program Participant in Nigeria

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